

Information to identify the case:

Debtor 1	Robert N. Bittinger	Social Security number or ITIN	xxx-xx-6298
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Melissa A. Bittinger	Social Security number or ITIN	xxx-xx-4128
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22940-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert N. Bittinger

Melissa A. Bittinger
fka Melissa Ann Tennant, fka Melissa Ann
Compton, fka Melissa Ann Henderson

2/12/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert N. Bittinger
 Melissa A. Bittinger
 Debtors

Case No. 17-22940-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 318

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Feb 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2018.

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 14662640

+Robert N. Bittinger, Melissa A. Bittinger, 196A Oliphant Road, Uniontown, PA 15401-6310
 +Robert H. Slone, 223 South Maple Avenue, Greensburg, PA 15601-3232
 +Edmund Wagoner, Goddard & Wagoner, PLLC, 229 West Main St., Suite 1100, Clarksburg, WV 26301-2966
 +Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, 200 South McKean Street, P.O. Box 1623, Butler, PA 16003-6012)
 Cabela's Club Visa/World's Foremost Bank, P.O. Box 82608, Lincoln, NE 68501-2608
 +Citizens One Auto Finance, Bankruptcy Department, 480 Jefferson Boulevard, Warwick, RI 02886-1359
 +Comcast, 740 Venture Drive, Morgantown, WV 26508-7306
 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487
 +Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
 Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
 MedExpress Billing, P.O. Box 7964, Belfast, ME 04915-7900
 Mid-Atlantic Anesthesia Consultants, L-3748, Columbus, OH 43260-0001
 Mon Health Medical Center Clinics, 600 Suncrest Town Centre--Suite 310, Morgantown, WV 26505-1873
 Monongalia General Hospital, P.O. Box 1615, Morgantown, WV 26507-1615
 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067-9932)
 +RUI Credit Services, 1305 Walt Whitman Road, Melville, NY 11747-4849
 +Radiological Physician Associates, P.O. Box 890707, Charlotte, NC 28289-0707
 +Sanjay Bharti, M.D., P.O. Box 4502, Morgantown, WV 26504-4502
 +Transworld Systems, Inc., 300 Cedar Ridge Drive--Suite 307, Pittsburgh, PA 15205-1159
 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
 +University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776
 +West Virginia Emergency Physicians, 4350 Fowler Street--Suite 15, Fort Myers, FL 33901-2699
 West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 13 2018 01:51:46 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14662609
 +EDI: RMCB.COM Feb 13 2018 01:33:00 American Medical Collection Agency, 4 Westchester Plaza--Building 4, Elmsford, NY 10523-1615
 14731242
 EDI: RESURGENT.COM Feb 13 2018 01:33:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14662610
 +E-mail/Text: bankruptcy@bbandt.com Feb 13 2018 01:51:27 BB&T Bankruptcy Section, P.O. Box 1847, 2713 Forest Hills Road, Wilson, NC 27893-8627
 14662613
 EDI: WFNNB.COM Feb 13 2018 01:33:00 Bon Ton/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
 14735772
 E-mail/Text: WFB.Bankruptcy@cabelas.com Feb 13 2018 01:52:33 CAPITAL ONE BANK (USA), N.A., CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
 14662615
 EDI: RMSC.COM Feb 13 2018 01:33:00 CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
 14731241
 EDI: RESURGENT.COM Feb 13 2018 01:33:00 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14662625
 EDI: RMSC.COM Feb 13 2018 01:33:00 Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 14743548
 EDI: PRA.COM Feb 13 2018 01:33:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14663662
 +EDI: PRA.COM Feb 13 2018 01:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14731240
 +EDI: RESURGENT.COM Feb 13 2018 01:33:00 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 14662631
 +EDI: RMSC.COM Feb 13 2018 01:33:00 Pearle Vision/Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
 14747936
 EDI: Q3G.COM Feb 13 2018 01:34:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14746454
 +EDI: RMSC.COM Feb 13 2018 01:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 14662620
 EDI: USBANKARS.COM Feb 13 2018 01:33:00 Elan Financial Services, Bankruptcy Department, P.O. Box 5229, Cincinnati, OH 45201-5229
 14741655
 EDI: USBANKARS.COM Feb 13 2018 01:33:00 U.S. Bank National Association, dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108

District/off: 0315-2

User: amaz
Form ID: 318

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Total Noticed: 45

Date Rcvd: Feb 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14662637 EDI: RMSC.COM Feb 13 2018 01:33:00 Walmart MasterCard/Synchrony Bank,
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14662638 +EDI: WFFC.COM Feb 13 2018 01:33:00 Wells Fargo Dealer Svcs. BK Department, P.O. Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE, LLC
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Debtor Robert N. Bittinger COZ@Zeblaw.com, Lori@Zeblaw.com,
Janet@Zeblaw.com
Charles O. Zebley, Jr. on behalf of Joint Debtor Melissa A. Bittinger COZ@Zeblaw.com,
Lori@Zeblaw.com, Janet@Zeblaw.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee on behalf of Trustee Robert H. Slone, Trustee robertslone223@gmail.com,
rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 6